

KOZENY & McCUBBIN, L.C. LLC

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VIA ELECTRONIC FILING

Honorable Robert E. Grossman
United States Bankruptcy Court
290 Federal Plaza
Central Islip, NY 11722

Re: Evin Rifkin
Creditor: Specialized Loan Servicing, LLC as servicer for FV-I, Inc. in trust for
Morgan Stanley Mortgage Capital Holdings LLC
Chapter: 7
Case: 18-77798-reg

Dear Judge Grossman,

Our office represents Specialized Loan Servicing, LLC as servicer for Specialized Loan Servicing, LLC as servicer for FV-I, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC, a secured creditor of the above referenced Debtor.

Client has advised they received an incomplete Loss Mitigation package from the Debtor. Awaiting what documents are incomplete to advise the Debtor's Attorney. Once received, Specialized Loan Servicing will review the completed package and render a decision.

Please contact the undersigned at nybk@km-law.com should this court have any questions.

Very truly yours,
Kozeny & McCubbin, L.C. LLC

/s/ Wesley T. Kozeny
Wesley T. Kozeny, Esq.